

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KERI A BURGWIN

Debtor(s)

Case No. 18-23000GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2018.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/01/2019, 06/18/2020, 04/11/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/28/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,082.00.
- 10) Amount of unsecured claims discharged without full payment: \$23,250.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$55,536.00
Less amount refunded to debtor	\$131.60

NET RECEIPTS: **\$55,404.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,201.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,555.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,756.02**

Attorney fees paid and disclosed by debtor: \$899.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	8,285.00	8,285.11	8,285.11	497.67	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	103.42	103.42	6.21	0.00
AT & T MOBILITY II LLC	Unsecured	NA	2,149.90	2,149.90	129.13	0.00
ATLAS ACQUISITIONS LLC - AS ASSIC	Unsecured	NA	583.90	583.90	35.07	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	NA	400.23	400.23	24.04	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	0.00	1,945.00	1,945.00	116.83	0.00
BANK OF MISSOURI	Unsecured	425.00	425.25	425.25	25.54	0.00
BAXTER CREDIT UNION	Unsecured	209.00	NA	NA	0.00	0.00
BYRIDER FINANCE LLC D/B/A CNAC	Secured	9,601.00	9,357.95	3,462.40	3,462.40	641.31
CITY OF CLAIRTON (RE TAX)	Secured	2,700.00	2,082.64	2,082.64	2,082.64	472.26
CITY OF CLAIRTON (RE TAX)	Secured	0.00	1,379.50	1,379.50	1,379.50	0.00
CLAIRTON CITY SD & CITY OF CLAIR	Priority	NA	406.50	406.50	406.50	0.00
CLAIRTON CITY SD (CLAIRTON) (RE)	Secured	NA	0.00	0.00	0.00	0.00
CLAIRTON CITY SD (CLAIRTON) (RE)	Secured	NA	0.00	0.00	0.00	0.00
CLAIRTON CITY SD (CLAIRTON) (RE)	Secured	2,900.00	3,888.21	3,888.21	3,888.21	882.71
CLAIRTON CITY SD (CLAIRTON) (RE)	Priority	0.00	341.15	341.15	341.15	74.99
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Unsecured	1,783.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	1,071.38	1,071.38	64.36	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	595.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	47,891.00	48,068.40	48,068.40	2,887.34	0.00
ENHANCED RECOVERY COMPANY	Unsecured	2,150.00	NA	NA	0.00	0.00
FIRST PREMIER BANK++	Unsecured	961.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	291.00	266.50	266.50	16.01	0.00
MICROF LLC	Unsecured	0.00	1,122.31	1,122.31	67.42	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	16,000.00	29,014.70	0.00	15,026.57	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	16,032.64	16,032.64	16,032.64	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORDSTROM FSB	Unsecured	140.00	178.59	178.59	10.73	0.00
PENDRICK CAPITAL PARTNERS II LLC	Unsecured	NA	143.42	143.42	8.62	0.00
PENDRICK CAPITAL PARTNERS II LLC	Unsecured	NA	717.12	717.12	43.08	0.00
PITTSBURGH CENTER FCU++	Unsecured	0.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	492.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	423.00	423.69	423.69	25.45	0.00
REC MANAGEMENT SERVICE++	Unsecured	0.00	NA	NA	0.00	0.00
SALUTE/UTB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TIME PAYMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	315.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$15,026.57	\$0.00
Mortgage Arrearage	\$16,032.64	\$16,032.64	\$0.00
Debt Secured by Vehicle	\$3,462.40	\$3,462.40	\$641.31
All Other Secured	\$7,350.35	\$7,350.35	\$1,354.97
TOTAL SECURED:	\$26,845.39	\$41,871.96	\$1,996.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$747.65	\$747.65	\$74.99
TOTAL PRIORITY:	\$747.65	\$747.65	\$74.99
GENERAL UNSECURED PAYMENTS:	\$65,884.22	\$3,957.50	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$6,756.02</u>
Disbursements to Creditors	<u>\$48,648.38</u>
TOTAL DISBURSEMENTS :	<u>\$55,404.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.